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DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 10732-32691

As a below named inventor, I, Cheryl L. Neofytides, hereby declare that

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **METHOD AND SYSTEM FOR PROCESSING PERSON-TO-PERSON PAYMENTS AND MONEY REQUESTS USING THE INTERNET**, the specification of which:

☐ is attached hereto.

☒ was filed on July 11, 2000 as Application Serial No. 09/613,615.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. I understand that I have a duty of candor and good faith toward the Patent and Trademark Office, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

Application No.

Country

Filing Date

Priority Claimed Under 35 USC §119

Yes No

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

(Application No.)

(Filing Date)

(Application No.)

(Filing Date)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.

Filing Date

Status: patented, pending, abandoned

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: The following attorneys are hereby appointed to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: John R. Harris - Reg. No. 30,388; Jon M. Jurgovan - Reg. No. 34,633; John T. Winburn - Reg. No. 26,822; Chad D. Tillman - Reg. No. 38,634; Jack D. Todd - Reg. No. 44,375; Michael R. Greenlee - Reg. No. 40,003; Kirk W. Goudwin - Reg. No. 46,161; Brian J. Anderson - Reg. No. 43,470; and John L. Doughty - Reg. No. P-47,533.

Send correspondence to: **MORRIS, MANNING & MARTIN, LLP**

Intellectual Property Group
1600 Atlanta Financial Center
3343 Peachtree Road, N.E.
Atlanta, GA 30326

Direct telephone calls at (404) 233-7000

John R. Harris



24728

PATENT - TRADEMARK OFFICE

Full name of first joint inventor: Cheryl L. Neofytides

Citizenship: United States of America

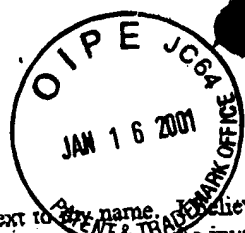
Inventor's signature: *Cheryl L. Neofytides*

Date: 1/02/01

Residence and Post Office Address: 319 Tulip Avenue, Floral Park, NY 11001

☒ Additional inventors are being named on a separately numbered sheet attached hereto.

Page 1 of 2



DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I, Aamer Ali Baig, hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, second and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **METHOD AND SYSTEM FOR PROCESSING PERSON-TO-PERSON PAYMENTS AND MONEY REQUESTS USING THE INTERNET**, the specification of which:

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Intellectual Property Group
1600 Atlanta Financial Center
3343 Peachtree Road, N.E.
Atlanta, GA 30326

Direct telephone calls at (404) 233-7000
John R. Harris



24728

PATENT - TRADEMARK OFFICE

Full name of second joint inventor: Aamer Ali Baig

Citizenship: India

Inventor's signature: *Aamer Ali Baig*

Date: 12/28/00

Residence and Post Office Address: 111-32 76th Ave., Apt. 3J, Forest Hills, NY 11375

☒ Additional inventors are being named on a separately numbered sheet attached hereto.